

**Section 109 of the Interstate Banking and  
Branching Efficiency Act**

**1999 Host State Loan-to-Deposit Ratios**  
(Excludes wholesale or limited purpose CRA-designated  
banks and credit card banks.)

<b>State</b>	<b>Host State Loan-to-Deposit Ratio</b>
Alabama	95 %
Alaska	76 %
Arizona	79 %
Arkansas	71 %
California	87 %
Colorado	62 %
Connecticut	79 %
Delaware	80 %
District of Columbia	71 %
Florida	95 %
Georgia	93 %
Hawaii	100 %
Idaho	74 %
Illinois	84 %
Indiana	90 %
Iowa	74 %
Kansas	71 %
Kentucky	92 %
Louisiana	79 %
Maine	96 %
Maryland	82 %
Massachusetts	84 %
Michigan	97 %
Minnesota	101 %
Mississippi	73 %

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State	Host State Loan-to-Deposit Ratio
Missouri	75%
Montana	84%
Nebraska	78%
Nevada	68%
New Hampshire	85%
New Jersey	70%
New Mexico	68%
New York	88%
North Carolina	100%
North Dakota	90%
Ohio	106%
Oklahoma	68%
Oregon	80%
Pennsylvania	97%
Rhode Island	69%
South Carolina	80%
South Dakota	93%
Tennessee	88%
Texas	66%
Utah	100%
Vermont	83%
Virginia	84%
Washington	115%
West Virginia	83%
Wisconsin	92%
Wyoming	73%

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American Samoa	81 %
Federated States of Micronesia	52 %
Guam	68 %
Puerto Rico	93 %
Virgin Islands	68 %